

Information to identify the case:

Debtor 1	Karyn L Henson		Social Security number or ITIN xxx-xx-3928
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Social Security number or ITIN -----
	EIN -----		
United States Bankruptcy Court Northern District of Illinois			
Case number: 17-81515			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Karyn L Henson

October 11, 2017

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karyn L Henson
Debtor

Case No. 17-81515-TML
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 53

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db +Karyn L Henson, 299 Joanna Ct, Antioch, IL 60002-1367
25772344 ++AARON S INC, PO BOX 100039, KENNESAW GA 30156-9239
(address filed with court: Aarons, Att Bankruptcy Dept, 400 Galleria Parkway SE Suite 300, Atlanta, GA 30339)
25772345 +Alliance Collection Agencies, Po Box 1267, Marshfield, WI 54449-7267
25772346 Auto Villa, 3017 W IL 120, McHenry, IL 60050
25772348 +Bank of America, C/O White Pine Lending, 3051 Sand Lake Road, Crandon WI 54520-8815
25772349 +Capital One, C/O Portfolio Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
25772350 +Cash Store, 4224 W Elm St, McHenry, IL 60050-4001
25772352 +Check In To Cash, 2056 Main St., Green Bay, WI 54302-3936
25772353 +Citibank (South Dakota) N.A, C/O Alltran Financial, LP, PO Box 610, Cedar Rapids, MN 56379-0610
25772354 +Credit Acceptance Corporation, 25505 West Twelve Mile Road, Suite 3000, Southfield, MI 48034-8331
25772357 +Credit One Bank NA, C/O Alltran Financial, LP, PO Box 610, Cedar Rapids, MN 56379-0610
25772358 +Debbie Buckmaster, Po Bo 13245, Green Bay, WI 54307-3245
25774795 Dennis Brebner & Associates, 860 Northpoint Blvd., Waukegan IL 60085-8211
25772360 +Favarro & Gorman, LTD, 835 Sterling Ave, Suite 100, Palatine, IL 60067-2246
25772362 First Premier Bank, 601 S Minneaplois Ave, Diouis FDalls, SD 57104
25772363 +Golden Valley Lending, Inc, 635 Hwy 20, E, Upper Lake, CA 95485-8793
25772364 +Illinois Title Loan, 700 Front St., McHenry, IL 60050-5530
25772367 McHenry County Circuit Court, C/O Harris & Harris, LTD, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
25772368 +Mercy Health System, 1000 Mineral Point Ave, Janesville, WI 53548-2940
25772372 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
25772379 Regional Acceptance, C/O Mercantile Innovative Solutions, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7900
25772381 +Robert J. Crowley, D.D.S, 2450 S. Oneida Street, Green Bay, WI 54304-5243
25774797 +Surge/Cardholder Services, POB 3220, Buffalo NY 14240-3220
25772384 +The First Bk of Central TX, C/O White Pine Lending, 3051 Sand Lake Road, Crandon WI 54520-8815
25772385 +The Greens of Irish Prairie, 4300 West Shamrock Lane, McHenry, IL 60050-8286
25772387 Uncle Warbucks, POB 1469, Kahnawake Quebec, JOL 1B0
25772388 +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
25774798 +Verve/Cardholder Services, POB 3220, Buffalo NY 14240-3220
25772389 +Veterans Benefits Administration, Att Bankruptcy Processing, 810 Vermont Ave. NW, Washington, DC 20420-0001
25772390 +Walmart, C/O Portfolio Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

25777707 +EDI: ATLASACQU.COM Oct 12 2017 01:03:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303, Attn: Avi Schild
25772347 E-mail/Text: jpietig@amsonline.com Oct 12 2017 01:38:48 Automated Accounts Management, PO Box 65576, West Des Moines, IA 50265-0576
25772351 +EDI: CHASE.COM Oct 12 2017 01:13:00 Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
25772355 +E-mail/Text: kzoepfeli@credit-control.com Oct 12 2017 01:39:08 Credit Control, LLC, 5757 Phantom Dr., Suite 330, Hazelwood, MO 63042-2429
25772356 +EDI: CRFRSTNA.COM Oct 12 2017 01:03:00 Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
25772359 +EDI: NAVIENTFKASMDOE.COM Oct 12 2017 01:03:00 Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
25774796 EDI: RMSC.COM Oct 12 2017 01:03:00 Discount Tires, c/o Synchrony Bank, POB 9658008, Orlando FL 32896-5008
25772361 +EDI: PINNACLE.COM Oct 12 2017 01:03:00 First Premier Bank, C/O Central Credit Services, PO Box 1850, St Charles, MO 63302-1850
25772365 +E-mail/Text: compliance@chaserrec.com Oct 12 2017 01:40:45 K Jordan - DMS, C/O Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
25772366 +EDI: RESURGENT.COM Oct 12 2017 01:13:00 LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
25772367 EDI: PHINHARRIS Oct 12 2017 01:13:00 McHenry County Circuit Court, C/O Harris & Harris, LTD, 111 W. Jackson Blvd, Suite 400, Chicago, IL 60604-4135
25772369 +E-mail/Text: bankruptcy@moneylion.com Oct 12 2017 01:40:28 Money Lion of Illinois LLC, PO Box 1547, Sandy, UT 84091-1547
25772370 +E-mail/Text: bankruptcy@moneylion.com Oct 12 2017 01:40:28 MoneyLion of Illinois, PO Box 1547, Sandy, UT 84091-1547
25772371 +EDI: NFCU.COM Oct 12 2017 01:13:00 Navy Fcu, Po Box 3000, Merrifield, VA 22119-3000
25772373 EDI: NFCU.COM Oct 12 2017 01:13:00 Navy Federal Credit Union, PO Box 23000, Merrifield, VA 22119-3000
25772374 E-mail/Text: peritus@ebn.phinsolutions.com Oct 12 2017 01:40:49 Peritus Portfolio Services LLC, PO Box 141419, Irving, TX 75014-1419
25772375 E-mail/Text: peritus@ebn.phinsolutions.com Oct 12 2017 01:40:49 Peritus Portfolio Services, LLC, 433 E Las Colinas Blvd #475, Irving, TX 75039

District/off: 0752-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 53

Date Rcvd: Oct 11, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

25772376 EDI: PRA.COM Oct 12 2017 01:03:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
25772380 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 12 2017 01:35:41 Regional Acceptance Co,
304 Kellm Road, Virginia Beach, VA 23462-2712
25772382 +E-mail/Text: compliance@chaserrec.com Oct 12 2017 01:40:45 Seventh Avenue,
C/O Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
25772383 +E-mail/Text: bankruptcy@efinancesupport.com Oct 12 2017 01:39:53 Sierra Financial LLC,
Po Box 647, Santa Ysabel, CA 92070-0647
25777753 +EDI: RMSC.COM Oct 12 2017 01:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
25772386 +E-mail/Text: bankruptcydepartment@tsico.com Oct 12 2017 01:40:35 Transworld System Inc,
POB 15630, Wilmington DE 19850-5630
25772391 +EDI: WFFC.COM Oct 12 2017 01:03:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25772377* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
25772378* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Karyn L Henson cutlerfilings@gmail.com,
r48280@notify.bestcase.com
Joseph D Olsen Jolsenlaw@comcast.net, i146@ecfcbis.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3